



March 19, 2007

Representative Ron Stoker
Montana State House of Representatives
Human Services Committee
PO Box 200400
Helena, MT 59620-0400

Re: Support of SB428

Chairman Stoker and Members of the Committee:

For the record, my name is Kristin Page Nei, representing the American Cancer Society. We thank Senator Squires for championing this simple yet important legislation. We ask that you pass out of committee SB387.

Simply we are asking with this legislation that insurance companies doing business in Montana that are regulated by state law to just "Tell before they Sell" their cancer screening benefits.

Why bring this legislation before you?

We know that if health care consumers have cancer screening benefits and they know about them, they use them. If they use them, cancer is more likely to be caught in its early stages. In many cases, even before it becomes cancer. When this happens, lives and money are saved.

These cancer screening benefits play a small yet significant role in saving lives. Access to appropriate use of screening tests could reduce death rates from breast cancer up to 30 percent, cervical cancer up to 60 percent, and colon cancer up to 80 percent.¹

We know that doctors often do not refer people for (cancer screening) tests if they believe those tests are not covered by insurance.² One way for us to overcome this barrier is for all of us to be better healthcare consumers. Therefore it is important for those who are shopping for private health insurance to know up front what is and is not covered by their insurance.

¹ Institute of Medicine. Curry S., Byers T. and Hewitt M., eds. 2003. *Fulfilling the Potential of Cancer Prevention and Early Detection*. Washington, DC: National Academy Press, p. 403.

² J.D. Lewin and D.A. Asch. Barriers to Office-Based Screening Sigmoidoscopy: *Does Reimbursement Cover Costs?* *Annals of Internal Medicine*, vol. 130, no.6 (Mar. 1999), pp. 525-30.

Great West Division Missoula Office

3550 Mullan Rd, Suite 105 Missoula, MT 59808 t) 406.542.2191 / 1.877.488.7723 f) 406.327.0146
Cancer Information 1.800.ACS.2345 www.cancer.org

Let's take for example one well known cancer screening benefit, Breast Cancer Screening. Between 1987 and 2000, 49 states passed breast cancer screening coverage laws. Rates for women 40 years old having regular mammograms rose from just over 30% to 70%. (See handout)³

Breast Cancer Death Rates (Age-adjusted), from 1989 to 2000 have dramatically decreased. (See handout)

Now this could be seen as a compelling argument for insurance mandates. This bill is not about mandated insurance coverage. But it also could be interpreted as a compelling argument that when consumers know what is covered, they utilize those benefits, they get screened, they catch their cancer earlier, resulting in more lives saved.

The benefits of including the cancer screening benefits in the outline of coverage far outweighs the supposed inconvenience to the insurance company of having to periodically updating them and sending them out to prospective members.

This legislation presents a great opportunity for health insurance plans to promote what they cover and heighten the awareness of prospective members that appropriate cancer screening can save one's life.

Thank you for your time. I ask you to support SB387.

Respectfully Submitted,



Kristin Page Nei
Montana Government Relations Committee

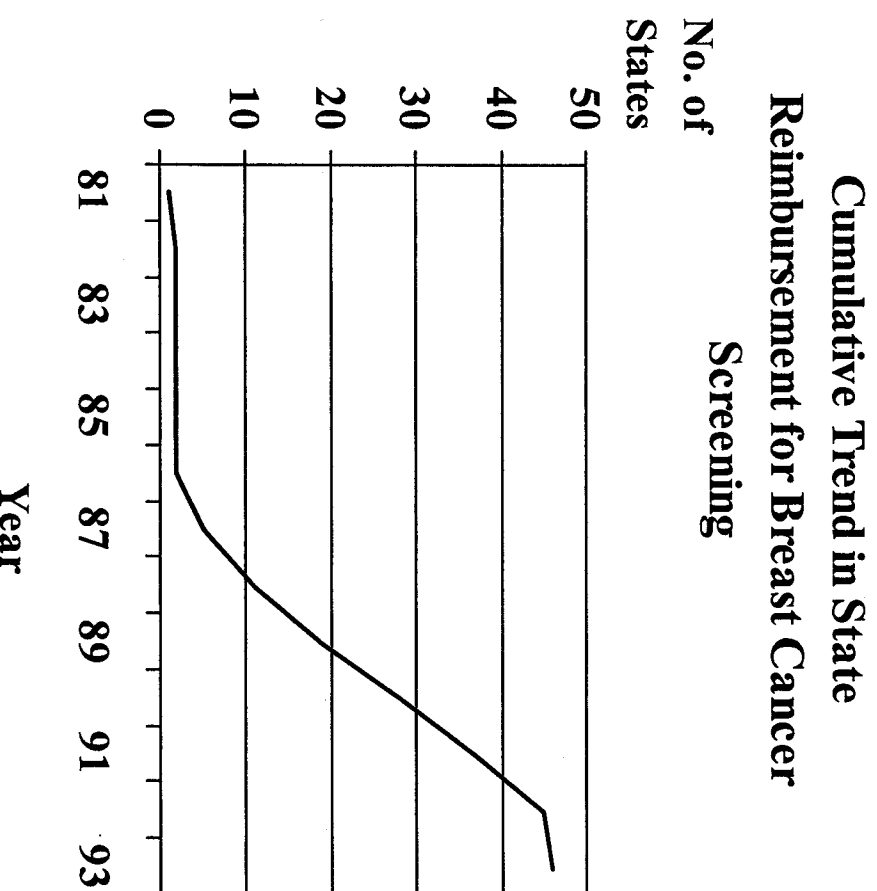
³ CDC Behavioral Risk Factor Surveillance System, 7/2000

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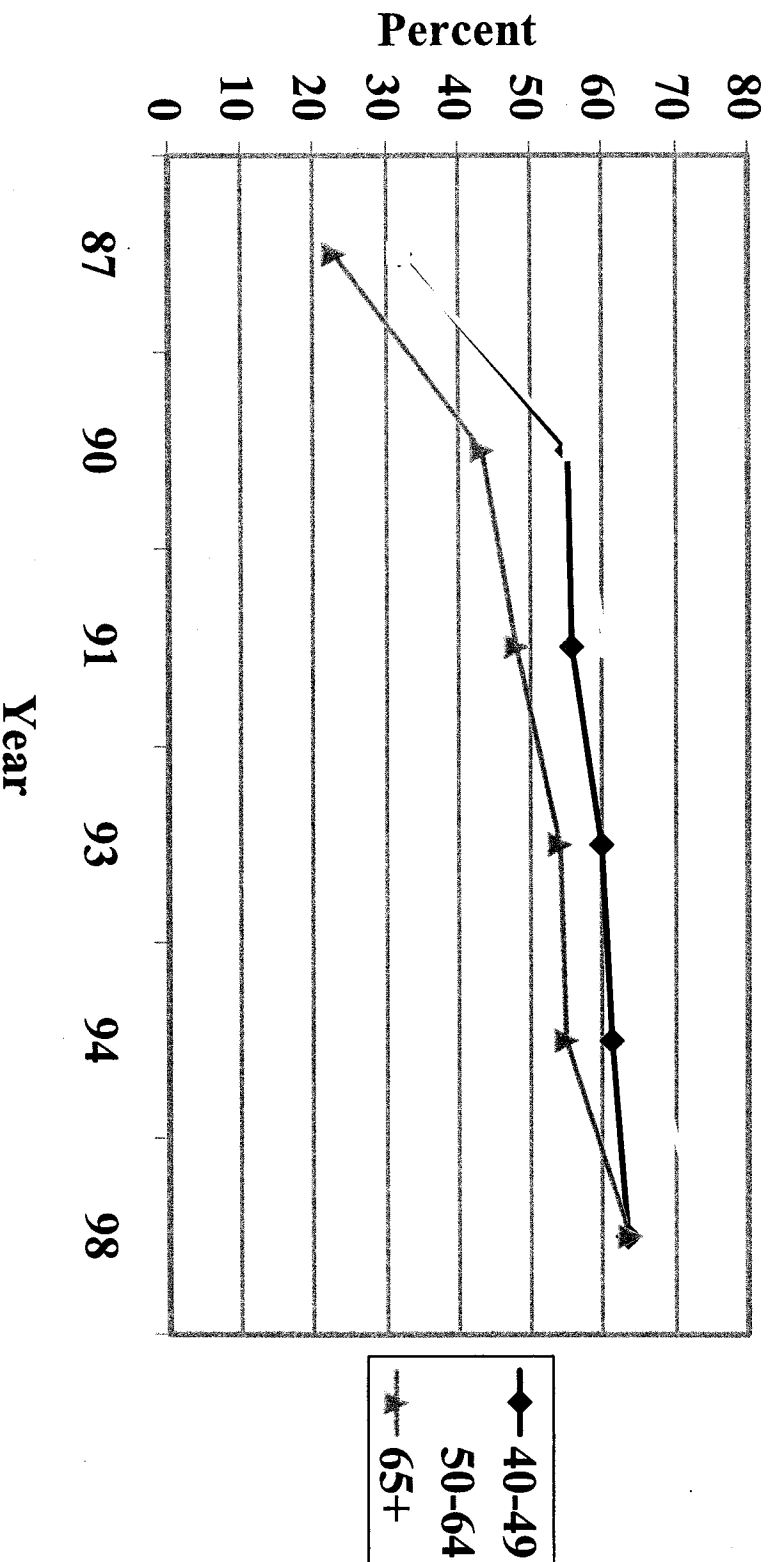
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State Legislation Mandating Coverage for Breast Cancer Screening

- 1981 Illinois was the first state to pass legislation requiring coverage
- 1987-1992 43 states pass coverage laws
- By 5/2000, 49 states & D.C. have coverage laws

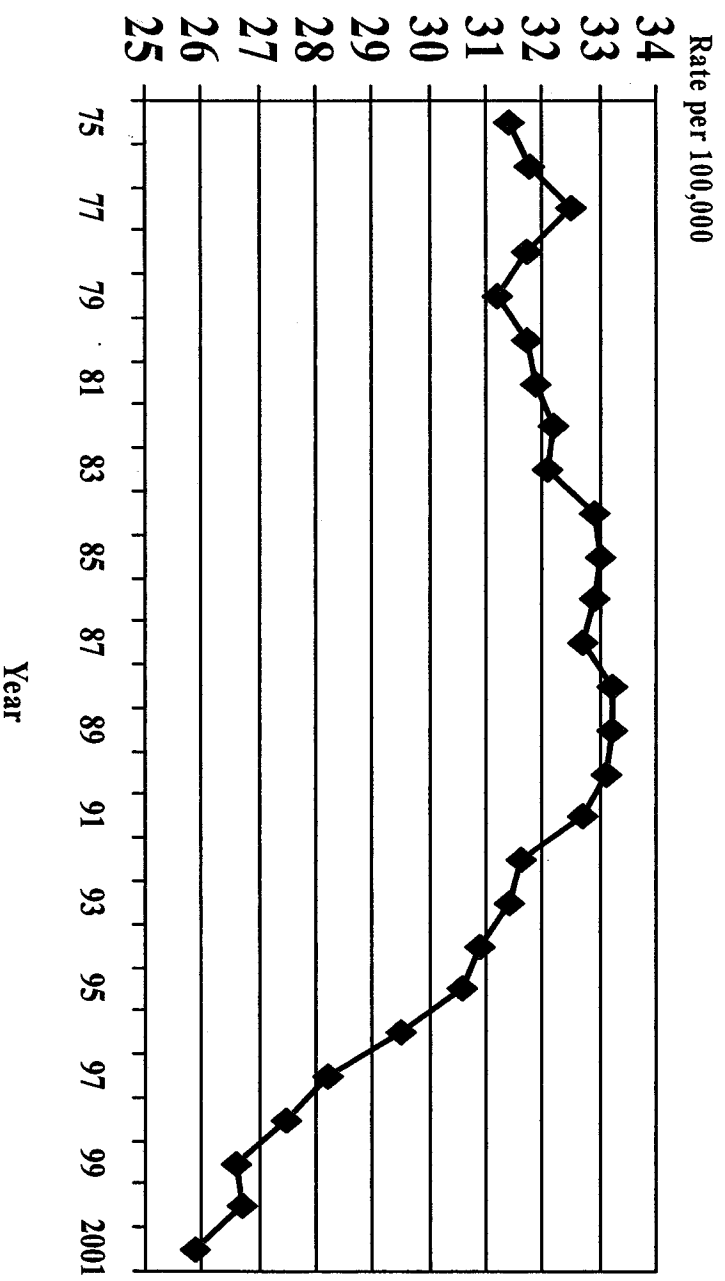


Rate of US Women Having Regular Mammograms By Age, 1987-1998



Source: CDC Behavioral Risk Factor Surveillance System, 7/2000

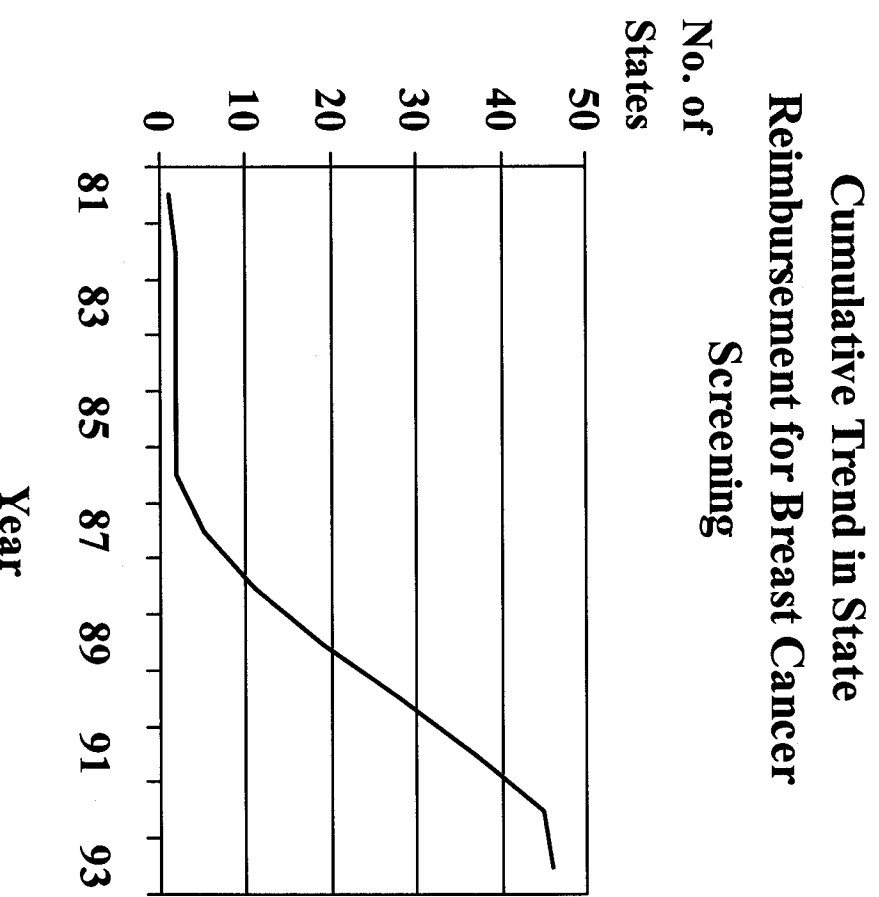
Breast Cancer Death Rates (Age-adjusted), US Females, 1975-2001



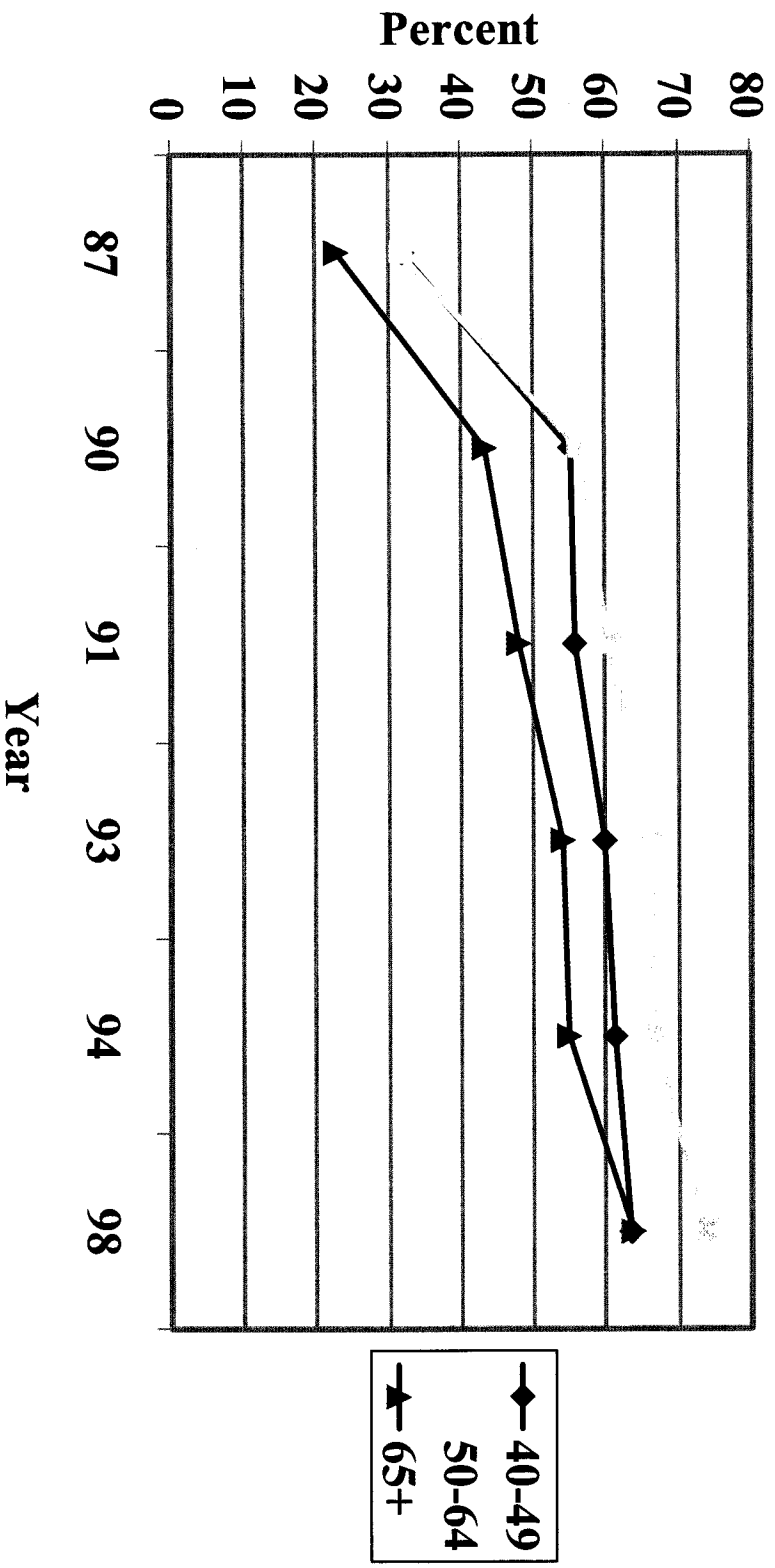
Source: National Cancer Institute. SEER Cancer Statistics Review 1975-2001
Rates are per 100,000 age-adjusted to the 2000 U.S. standard population.

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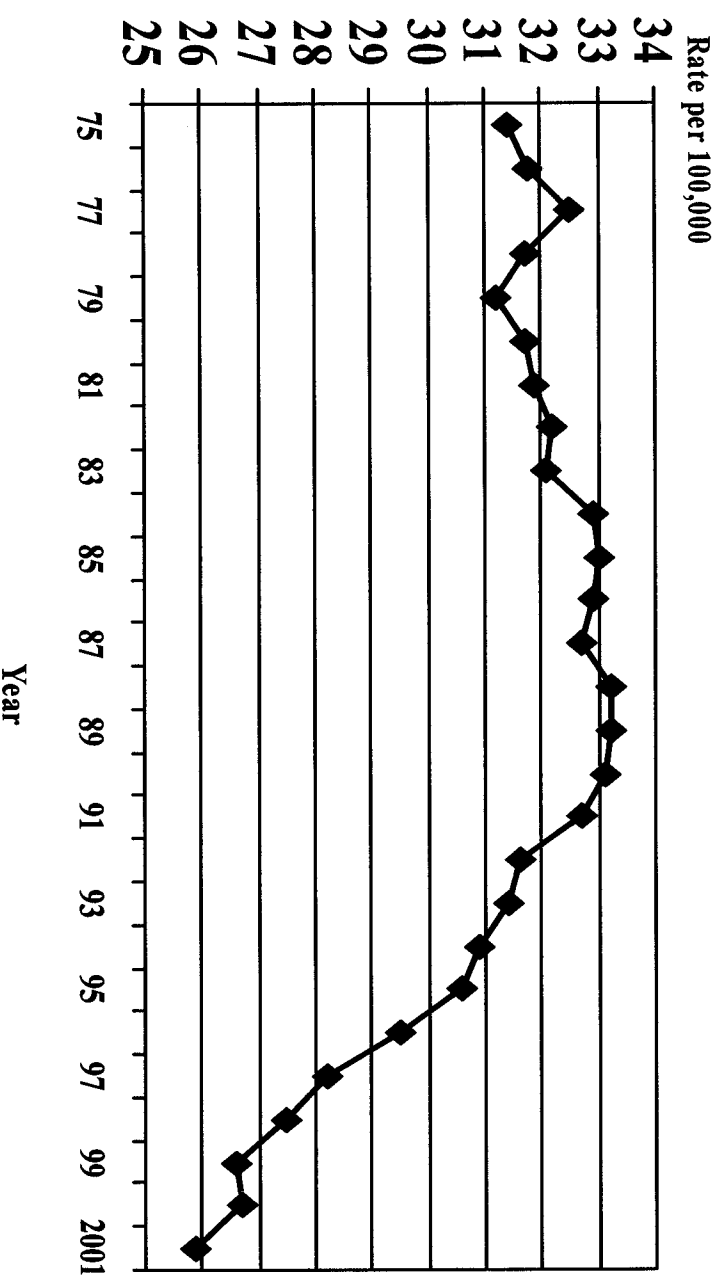


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